

Royal Insurance Company.

At end of current year, the Royal Insurance Company will complete its first quarter century. The annual report for its twenty-fourth year, in connection with other public statements (the Royal believes in publicity), shows how the results and experience of the past have worked to promote the growth and position of the company. As regularly as the years go on the Royal makes stronger its foundations. In the fire department, the reserve fund was strengthened by the addition of \$61,330 out of the net fire earnings of 1868, after payment of dividend, and \$93,285 were added to the profit and loss account of this department. At end of 1868, the total of reserve fund and profit and loss account was \$842,745; of this sum, \$142,415 was the contribution of 1868, accumulation from interest included.

To the accumulated fund of the life department \$734,725 was added by the business of 1868, making the total of the life fund at end of year \$6,111,375.

The ratio of fire loss to premium last year was a fraction less than 63 per cent. As compared with 1867, the annual fire premium was increased \$75,145, while the increase of loss was but \$38,880.

Mr. J. H. McLaren, the present manager, walks ably in the path followed by the sagacious Percy M. Dove. The new elements of fire hazard receive from the management that careful and searching investigation which the alarming importance of the subject calls for. Throughout the civilized world the fire hazard is on the increase, under the operation of inevitable laws. This fact is appreciated by the Royal, which acts in the spirit of a just preparation for the emergency. Inquiry as to the fate of the risks declined in 1868 showed that the loss on them alone, had they been accepted, would have been equal to one-sixth of the aggregate loss sustained by the company.

The Philadelphia Branch of the Royal, under the management of George Wood, Esq., was never more conspicuous in American insurance affairs than at present. Its important relations to Philadelphia manufacturing interests, as evinced in the great fire crisis through which the city is now passing, seems to us to call for special comment. This great agency was organized in Philadelphia in April, 1832, and up to September 1, 1869, it paid losses to the amount of \$1,473,988, including claims resulting from the destruction of the Patterson warehouse. The experience of the Royal's agency gives the following result:—

April 27, 1832, to December 31, 1868.

Non-hazardous risks.	Hazardous risks.
\$149,450,117	\$303,027,177
\$138,742	\$12,111-23

The whole insurances for the nearly seven years were written at an average premium for the period of 1-06 per cent. Average rate of premium on the several classes of risks for the whole period, as follows:—

Classes of Risks.	Average Rate of Premium.
Warehouses and contents.	51
Merchandise and warehouses.	53
Brokers.	51
Lumber yards and ships on stocks.	51
Printing offices and book binderies.	51
Soap, candle, and paper works.	51
Petroleum and products.	51
Stables, barns and contents.	51
Machinery and contents.	51
Miscellaneous hazardous risks.	51
Flour and drug mills.	51
Chemical.	51
Distilleries and sugar refineries.	51
Cotton and woolen factories.	51
Collieries.	51
Wood workers, saw mills, etc.	51

These figures are part of the data embraced in the office registry. This agency's experience, in all its diversities, so intelligently recorded, affords an excellent index to the insurable character of Philadelphia specials. Its tests have suggested some modifications on the fore-cited grouping of risks for future practice. The Royal holds the key of the situation. It is as strong in the knowledge under which it acts as in its resources, and as a security of great, we might almost say vital, moment to the industrial enterprises of the city.—From the October number of the American Exchange and Review.

**FIRE.**—This morning, about half-past 9 o'clock, a fire broke out in the four-story brick building No. 257 N. Front street. The place was occupied by the firm of Boothroy & Coates as a rag and cotton warehouse. Some girls employed by the firm were in the third story, and had a fire burning there in the stove. By some unexplained means the inflammable cotton waste around caught the flames, and in a brief while the entire room was in a blaze. The girls made their escape and gave the alarm. The greater portion of the stock in the place was hurriedly removed, and not too soon, for the fire ran rapidly to the fourth story and the roof, consuming all above the second floor. The remainder of the building was flooded with water.

The adjoining building to the south, No. 255, was occupied as a dwelling by Hugh Martin. His furniture was removed. The place was damaged slightly both by fire and water.

No. 229, the liquor store of A. G. Parker, was also drenched, but not touched by the fire. His stock was not much injured.

The Insurance Patrol was instrumental in saving much of the goods rescued.

**LOCAL NEWS AND NOTES.**—After the rain, the sunshine. To-day is bright and cheery, yesterday was the reverse.

On Tuesday next the Order of Cadets of Temperance makes a street parade.

To-morrow evening a meeting in behalf of the "Home for Little Wanderers" will be held in the Spring Garden Presbyterian Church.

At the Academy of Music on Monday evening a Reformation Jubilee will be celebrated, and a grand display of fireworks.

Every street corner exhibits a charcoal fire and pungent smelling fumes.

It is said that Mr. John Forsythe, the Democratic candidate for the Legislature in the Thirtieth district, will receive the certificate.

**CHIEF BETWEEN TWO CARS.**—James McFadden, aged 12 years, this morning, while playing on a coal train on Pennsylvania Avenue, was crushed to death. The lad was taken to the residence of his parents, No. 221 Hamilton street, where Coroner Daniels was notified to hold an inquest.

**A BELL-ROUNDER.**—William Foster yesterday appeared on Callowhill street, donning a red velvet, and using threatening language. Policeman Sharp, of the Eleventh district, arrested him and Alderman Toland bound him over to appear at court.

**COME TO THE 4 O'CLOCK Union Prayer Meeting** at the corner of Eighth and Arch streets, on Monday afternoon, 11th. Subject for prayer, "The Holy Spirit."

**DRY GOODS.**

**C. H. HAMRICK & CO.,**  
(LATE HAMRICK & COLE),  
No. 45 North EIGHTH Street,  
OFFER FOR SALE  
Lyons Velvets,  
Lyons Silks,  
Irish Poplins,  
Satin de Chines,  
Black Alpaca,  
Black Silks,  
The cheapest ever offered.  
General Dry Goods,  
All at Low Prices.  
**C. H. HAMRICK & CO.**  
No. 45 N. Eighth Street.  
(10 16 stu 2t)

**MARSEILLES QUILTS.**  
We are determined to reduce our stock of these Quilts; we have therefore marked the prices for a few days at less than the wholesale price.  
Good Marcellus Quilts, \$3 each.  
Good Marcellus Quilts, \$4 each.  
Excellent Marcellus Quilts, \$4 each.  
Fine Marcellus Quilts, \$5 each.  
Very fine, \$6, \$8, and \$10 each.  
**R. D. & W. H. PENNELL,**  
No. 1017 MARKET STREET.

**MUSLINS AND FLANNELS.**  
Largest stock in Philadelphia, at lowest prices.  
**R. D. & W. H. PENNELL,**  
No. 1017 MARKET STREET.

**HOUSE-FURNISHING LINES.**  
**BARGAINS** in these Goods at  
**R. D. & W. H. PENNELL'S,**  
No. 1017 MARKET STREET.

**DAMAGED BLANKETS.**  
We will open this morning, direct from the mill, a few lots of Blankets that are damaged by being slightly stained, which we will sell at \$1.50 per pair, \$4 per pair, and \$5 per pair. This is a considerable reduction from the usual price, and they are not injured for wear in the least.  
Also, perfect Blankets of every kind made, to which the attention of families and storekeepers who buy for cash is particularly invited.  
**R. D. & W. H. PENNELL,**  
No. 1017 MARKET STREET.

**BLANKETS.**  
We receive our Blankets direct from the manufacturer, and can sell any Blanket, wholesale or retail, at the right price. Storekeepers will find they can supply themselves of us cheaper than elsewhere. We have every make made.  
White Bed Blankets, \$2 per pair.  
White Bed Blankets, \$2.50 per pair.  
Good size Blankets, \$3.25 per pair.  
Large Blankets, \$4.50 per pair.  
Very fine Blankets at \$5 per pair; been retailed at \$12.  
Cradle Blankets, Crib Blankets, Gray Blankets, etc., etc.  
Also, German Woolen Quilts, in all styles, at reduced prices.  
**R. D. & W. H. PENNELL,**  
No. 1017 MARKET STREET.

**JOHN BURNS,**  
HOUSE-FURNISHING DRY GOODS  
AND IMPORTER OF HOSIERY.  
Nos. 245 and 247 SOUTH ELEVENTH ST.,  
ABOVE SPRUCE.  
"TANKS!" FLANNELS! WATER-PROOF!  
All-wool 11-4 Blankets, \$5.50, \$6.50, \$7.50.  
Dark Waterproof for Cloaks, \$8, \$11, \$12 to \$15.75.  
Gold-colored, striped and plaid Waterproof for suits.  
Yard wide Balbradine and Shaker Flannels, 45c, up.  
Welsh, Medicated, Opera, Red, Grey Flannels.  
Best makes English and American Gaiter Flannels, 15c, up.  
NAINSOOK, CAMBRIC, FRENCH MUSLINS.  
Soft-finish Cambric, from 12 1/2 to 70c.  
Nainsook, 35, 38, 37, 40, 42c, to 70c.  
Tucked and Plaid Nainsook, 12c, up.  
Ladies' Gents', and Children's Hdkfs, 12c, up.  
Hamburg Edging and Insertings.  
ELEGANT TABLE DAMASK, 60c, 70c, 75c, TO \$1.  
Hand-loom Table Linen, 45, 50, 60, 70c, to \$1.12 1/2.  
All-Linen Towels, 12 1/2c, size, 20 by 30 inches.  
Damask Napkins, best in city, for 14c.  
Pillow and Sheetings Linen, decided bargains.  
Shirt Fronts, made from Richardson's linen by one of the best makers in the city.  
Richardson's celebrated Shirting Linens, 31, 37 1/2c, up.  
Ladies' heavy Merino Under Vests, 75c, up.  
Children's heavy Merino Shirts and Drawers, 70c, up.  
Gents' heavy Merino Underwear, 50, 75, \$1 to \$8.  
Ladies' Gents' Balbradine Hosiery, 65, 75, 87 1/2c.  
Children's fancy and extra English long Hosiery, 1c

**AMERICAN**  
**BLACK GROS GRAIN SILK,**  
SUPERIOR QUALITY,  
MADE FOR  
**LE BOUTILLIER BROTHERS,**  
No. 312 CHESTNUT STREET.  
10 16 3mp PHILADELPHIA.

**DRY GOODS.**  
1869.  
**FALL TRADE.**  
**ATTRACTIVE SPECIALTIES**  
**AT THORNLEY'S**  
**POPULAR CORNER,**  
**Eighth and Spring Garden.**  
We respectfully invite attention to the most superb display of Shawls to be found in this city, and at most reasonable prices.  
**Long and Square Paisley,**  
**Long and Square Broche,**  
**Long and Square Blanket,**  
**Long and Square Thibet,**  
**Arabs, Bedouins, Maunds, Etc.,**  
**Etc.**  
Persons can come direct to our Store from any part of the city by the present system of passes on the cars, and we assure them it will more than repay them. [10 16st] JOSEPH H. THORNLEY.

**CLOTHS, CASSIMERES, ETC.**  
**CLOTH HOUSE.**  
**ANNOUNCEMENT FOR THE SEASON.**  
**WM. T. SNODGRASS & CO.,**  
No. 34 SOUTH SECOND STREET,  
Have just opened the largest and most complete assortment of the latest styles of FALL and WINTER IMPORTATIONS, including a full line of  
**Genuine Scotch Cheviots,**  
**Mixed Cassimeres,**  
**Plaid Cassimeres,**  
**Mixed Suitings,**  
In all the standard and popular Foreign and American makes.  
**For Ladies' Wear**  
We have some elegant specialties in Astrachan, Velvet Cloth, Velvet Furs, White Velvet Furs, Blue Cloth, Crinoline Cloth, Maroon Cloth, White Cloth, and all the FANCY COLORED CLOTHS for Ladies' Sailor Jackets and Walking Scaques.  
**Velveteens! Velveteens!**  
In immense variety and all colors.  
**Waterproofs! Waterproofs!**  
We have, as usual, the finest qualities and best makes at the lowest prices. [10 14 stu] **TRIMMINGS, PATTERNS, ETC.**

**OPENING.**  
**J. G. MAXWELL,**  
S. F. C. rner Chesnut and Eleventh Sts.,  
WILL OPEN,  
**FRIDAY AND SATURDAY,**  
October 15 and 16,  
With the LATEST PARIS NOVELTIES in GILT HEADINGS, FRINGES, BUTTONS, and every variety of LADIES' DRESS TRIMMINGS.  
POINTE GAZE, POINTE APPLIQUE, VALENTIENNES, REAL THREAD AND GUILT PURE LACERS.  
A FULL LINE OF NEW ZEPPHYR EMBROIDERIES.  
HAT RACKS AND TOWEL RACKS.  
RICH SASH AND THE RIBBONS.  
PAPER PATTERNS OF ALL THE NEWEST STYLES. [10 15 st]

**CENT'S FURNISHING GOODS.**  
**SPECIAL NOTICE.**  
**J. W. SCOTT & CO.,**  
No. 814 CHESTNUT STREET,  
HAVE REOPENED THEIR STORE WITH A FRESH ASSORTMENT OF  
**MEN'S FURNISHING GOODS**  
OF THE LATEST  
**FALL STYLES.**  
Orders for the celebrated make of  
**FINE DRESS SHIRTS**  
Will be promptly filled, as heretofore. [9 25 tuth 4pm]

**NEW PUBLICATIONS.**  
**JUST READY,**  
**HER MAJESTY'S TOWER.**  
PART SECOND.  
BY WILLIAM HEPWORTH DIXON,  
Author of "New America," "Spiritual Views," etc.  
Crown 8vo. Toned paper. Cloth. \$1.50.  
**MANUAL OF ASTRONOMY,**  
With a familiar explanation of Astronomical Instruments, and the best methods of using them.  
BY JOHN DREW, F. R. S.  
Librally Illustrated.  
16mo. Toned paper. Extra cloth. \$1.50.  
For sale by all Booksellers, or will be sent by mail, postage paid, on receipt of the price by  
**J. B. LIPPINCOTT & CO., Publishers,**  
10 14 th & 2d Nos. 715 and 717 MARKET ST., Philad.

**FOR SALE.**  
**Elegant Brown-Stone**  
**RESIDENCE,**  
WITH COACH HOUSE,  
No. 1507 SPRUCE STREET.  
Furniture new and will be included, if wished.  
**APPLY TO**  
**J. NORRIS ROBINSON,**  
AT DREXEL & CO'S,  
No. 34 SOUTH THIRD STREET,  
10 16 stuth PHILADELPHIA.

**FURNITURE.**  
**T. & J. A. HENKELS,**  
AT THEIR  
**NEW STORE, 1002 ARCH STREET,**  
Are now selling their ELEGANT FURNITURE at very reduced prices. [9 29 3mp]

**FOURTH EDITION**  
**DOMESTIC AFFAIRS.**  
**Our Western Mints—Dr. Linderman's Report—Roussieus of Currency—Naval Changes—A Horrible Massacre on the Plains—The Case of the Hornet.**  
**FOREIGN AFFAIRS.**  
**FROM WASHINGTON.**  
**Our Western Mints.**  
Special Despatch. The Evening Telegraph. WASHINGTON, Oct. 16.—Dr. Linderman, formerly Director of the United States Mint at Philadelphia, has arrived in this city from the West, having finished the work of examining the accounts and affairs of the branch mints at Denver and Carson City, and the United States Mint at San Francisco. He has submitted his report, covering over five hundred pages of foolscap, to Secretary Boutwell. It is understood that his report will show the affairs of several of the Mints to be in a most satisfactory condition. This report will disappoint many, as it was generally expected that it would show a startling condition of affairs on the Pacific coast in connection with the coinage.

**New Notes.**  
On Monday Treasurer Spinner will put in circulation seventy thousand dollars in two sets of the new legal-tender notes, and expects to be able to supply a like amount daily hereafter until the Bank Note Company is ready to furnish notes of every denomination as required.

**The Treasurer's Exhibit.**  
The forthcoming report of the United States Treasurer for the last fiscal year will show that on June 30, 1869, the whole amount of currency of all kinds in circulation was \$478,009,838-61.

**In Town.**  
The President and Cabinet are again in town, and it is expected they will remain here until the meeting of Congress. Several Senators and House members are here arranging for their quarters during the winter.

**Naval Orders.**  
Commander Bayor N. Westcott is ordered to duty as Light House Inspector of the Sixth district, on the first of November next, relieving Commander Edward E. Stone, who is placed on waiting orders. Lieutenant-Commander Alfred Hopkins is ordered to command the Cyclops, and G. A. Converse is ordered to duty in the Torpedo Corps. Surgeon Thomas R. Brown is ordered to duty at the naval rendezvous at Baltimore.

**Orders Revoked.**  
The orders of Captain J. H. Spotts for duty in the Twelfth Light-House district have been revoked.

**Detached.**  
First Assistant Engineer Joseph H. Bailey is detached from the New York naval rendezvous and ordered to the Nashville.

**Resigned.**  
Passed Assistant Surgeon Charles L. Green has resigned.

**Fractional Currency.**  
Fractional currency received from the Printing Bureau of the Treasury for the week ending to-day, \$1,192,760. The shipments were as follows:—United States Treasury at St. Louis, \$50,000; Philadelphia, \$100,000; New Orleans, \$25,000; New York, \$100,000; Charleston, \$25,000; United States Depository at Chicago, Baltimore, Cincinnati, and Pittsburgh, \$50,000 each; and to national banks, \$435,760.

**In Trust.**  
The Treasurer holds in trust for national banks as security for circulation, \$345,459,950; and for public deposits, \$18,278,000.

**Fractional currency redeemed and destroyed** during the week, \$226,760.

**SCHENCK'S COLUMN.**  
**CONSUMPTION CAN BE CURED.**  
**READ THE EVIDENCE.**  
"Facts are stubborn things," and it is to facts alone that it is desired to direct the attention of the readers of this article.

Many years of severe and thorough practical trial have demonstrated beyond the peradventure of a doubt the fact that the medicines prepared by me, and known as SCHENCK'S MANDRAKE PILLS, SCHENCK'S SEAWED TONIC, and SCHENCK'S PULMONIC SYRUP, have proved extraordinarily successful in the cure of diseases of the Pulmonary organs, & what is usually termed CONSUMPTION.

I am fully aware that there are many persons whose prejudices rule them so completely that "proofs strong as Hecy Writ" would fail to convince them of the efficacy of my remedies; and that there are others who, under no circumstances, could be prevailed upon to admit their merits, simply because such an admission would prove detrimental to their particular personal interests.

Fortunately for the welfare of mankind, these doubting people form a comparatively small portion of the community at large. They are to be found here and there, but, compared with the great mass of the world's population, their numbers are so small that I dismiss them, and address myself to those who are willing to listen to the dictates of reason, & who are disposed to admit the strong logic of well-established facts.

We are told almost daily that Consumption, the scourge of the American people, is incurable; that a man whose lungs are diseased must be given over to die; that he must abandon hope; and that the arrangement of his last will, as well as spiritual affairs, should claim his attention as well as temporal. If there were not facts as undeniable as that the sun will shine in a clear heaven at mid-day to controvert these random and not unfrequently malicious assertions, I should feel unwilling to take up my pen to battle against them; but, fortified with results—facts—neither theory nor mere assertion can overturn. I propose to prove that CONSUMPTION CAN BE CURED, and that the medicines I prepare—THE MANDRAKE PILLS, SEAWED TONIC, and PULMONIC SYRUP, if used in strict accordance with the directions, in a majority of cases effect that which the faculty pronounces impossible—they will cure Consumption.

In an ounce of solid fact is worth a pound of theory. Let me, therefore, present the facts connected with my own individual experience. Many years ago I was a confirmed consumptive, and, like thousands of other unfortunate, was given up to die. Eminent physicians pronounced my case a hopeless one, and told me that if I had any preparations to make for the final solemn event, I had better make them speedily. I believed this just as consumptives do. I believed this just as affectionately informed me that my days were numbered and that recovery was impossible. Still, the desire to live lingered in my bosom. I was young, and, connected with the same, I had a strong feeling to live to the full, and I did not feel willing to abandon hope as long as a single vestige of it remained. I had full faith in the sad information conveyed to me by my physicians, but still there was a lingering belief that something could be done, that I was not in what direction to seek for the much-desired relief.

It was at this gloomy and eventful period of my history that I first learned of the roots and herbs from which my remedies for this dreaded disease are now prepared. I procured and used them, and, to the utter amazement of my physicians, friends, and neighbors—began to improve. My entire system commenced to undergo a complete renovation. Expectoration, which formerly had been difficult and painful, now became comparatively easy. I threw off daily large quantities of offensive yellow matter. At the same time my long-lost appetite returned. I ate freely of such food as was palatable to me, and which was at the same time nutritious and wholesome. Expectoration became less copious and less offensive. Expectation ceased; the racking and harassing cough ceased; the fever broke; the pain departed; flesh planted itself on my sadly-wasted frame, and with flesh came strength and full health. From a mere skeleton I became a stout, strong, robust man, and I have maintained both strength and flesh to this day. I weigh two hundred and thirty-five pounds; I am blest with an appetite vouchsafed to but few men, while my digestive organs are amply equal to all the requirements of a healthy condition of my system.

Now, be it remembered, all these wonderful changes were wrought by the use of the medicines I prepare—MANDRAKE PILLS, SEAWED TONIC, and PULMONIC SYRUP. A cure seemingly so miraculous naturally created astonishment in the minds of those who knew me. I was literally regarded on all sides. I had visitors daily who besought me to give them the remedies which had wrought the wonderful restoration and had wrested me from the very jaws of death. Letters were received by scores importuning me to impart the secret and inform the writers where the specialties for consumption could be obtained. Others, who were too weak to travel, not satisfied with writing, sent for and consulted me in regard to their cases. To all these applications I responded as I was able.

I had fully regained my health, and gratitude for the happy result prompted me to turn my attention to the selection of medicines, with the hope of thereby being able to be of service to my suffering fellow-creatures. I devoted myself closely to my studies, and more especially to that branch of them relating to the terrible disease from which I had suffered so long and so much. I investigated it in all its fearful phases. In order to assure myself that my case was not an exceptional one. The closer my investigations the more satisfactory were my conclusions. I felt convinced that tens of thousands of my fellow-creatures were dying annually from consumption whose cases were in all its fearful phases, and who were apparently hopeless as mine had been, and I argued from this that remedies which had proven so effective with me would prove equally so with others. I prepared my medicines in a pleasant and attractive form, and announced them to the world. The result, I think, is before you. Thousands of suffering men, women, and children, who were on their way to the grave, have been cured, and are to-day living evidences of the fact that CONSUMPTION CAN BE CURED; and I think I may say, without arrogating to myself any more than is justly my due, that I have had as much experience in the treatment of consumption as any other person in the country, and that my success has been wonderfully great.

Let the reader remember that these are not mere fancied statements. They are the true living facts of which I am the living evidence. There is an old adage which says, "What has been done may be done." I have been completely cured of consumption by the remedies I now offer to the public. Thousands of others have testified to similar happy results from their use, and thousands of others still might be benefited as I have been could they but be prevailed upon to try the virtue of The Mandrake Pills, Seaweed Tonic, and Pulmonic Syrup. All that is necessary to cognize the most skeptical of their merits is a fair trial.

Full directions accompany each of the medicines, so that it is not absolutely necessary that patients should see me personally, unless they desire to have their lungs examined. For this purpose I am personally at my PRINCIPAL OFFICE, No. 15 N. SIXTH STREET, corner of Commerce, EVERY SATURDAY.

Advice is given without charge, but for a thorough examination with the Respirometer the price is five dollars.

Price of the Pulmonic Syrup and Seaweed Tonic, each \$1.50 per bottle, or \$7.50 a half dozen. Mandrake Pills, 25 cents per box.

**J. H. SCHENCK, M. D.**